

PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

Document: EBSA-2010-0050-DRAFT-5606

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General Comment

I don,t need the government to tell me how to handle my finances. I use options to leverage my account and I am good at it. I have made a lot of money doing so without your help. Please don't handicap my IRAs because you think you,re doing everybody some good. I need the option to leverage my account because of the way the U.S. has been running it,s own finances. Please don't do this because you think it's the right thing to do. I and many other Americans manage their own IRAs and we do a lot better without the government interfering. thanks for your time Bruce L' Smeltzer Sr.